



5-8-06

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Atty. Dkt. No. 037607-0232

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Gang et al.

Title: SYSTEM AND METHOD FOR
FACILITATING SALE OF A
LOAN TO A SECONDARY
MARKET PURCHASER

Appl. No.: 10/737,295

Filing Date: 12/16/2003

Examiner: Weisberger, Richard C.

Art Unit: 3624

CERTIFICATE OF EXPRESS MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

EV 633134770 us May 5, 2006
(Express Mail Label Number) (Date of Deposit)

Deborah A. Kocorowski
(Printed Name)

Deborah A. Kocorowski
(Signature)

Mail Stop **AMENDMENT**
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO RESTRICTION REQUIREMENT TRANSMITTAL

Transmitted herewith is a Response to Restriction Requirement in the above-identified patent application.

Response to Restriction Requirement (12 pages).

The fee required for additional claims is calculated below:

	Claims		Previously		Extra		Additional	
	As Amended	Paid For			Claims Present	Rate	Claims Fee	
Total Claims:	37	-	45	=	0	x \$50.00	=	\$0.00
Independent Claims:	7	-	9	=	0	x \$200.00	=	\$0.00
First presentation of any Multiple Dependent Claims:				+	\$360.00	=		\$0.00
					CLAIMS FEE TOTAL	=		\$0.00

[] The Applicants hereby petition for an extension of time under 37 C.F.R. § 1.136(a) for the total number of months checked below:

[] Extension for response filed within the first month:	\$120.00	\$0.00
[] Extension for response filed within the second month:	\$450.00	\$0.00
[] Extension for response filed within the third month:	\$1,020.00	\$0.00
[] Extension for response filed within the fourth month:	\$1,590.00	\$0.00
[] Extension for response filed within the fifth month:	\$2,160.00	\$0.00
	EXTENSION FEE TOTAL:	\$0.00
[] Statutory Disclaimer Fee under 37 C.F.R. § 1.20(d):	\$130.00	\$0.00
	CLAIMS, EXTENSION AND DISCLAIMER FEE TOTAL:	\$0.00
[] Small Entity Fees Apply (subtract ½ of above):		\$0.00
	TOTAL FEE:	\$0.00

If any extensions of time are needed for timely acceptance of papers submitted herewith, the Applicants hereby petition for such extension under 37 C.F.R. § 1.136 and authorize payment of any such extensions fees to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

By 

Matthew J. Swietlik
Attorney for the Applicants
Registration No. 58,428

Date

5/5/2006

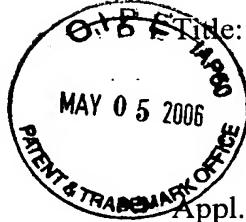
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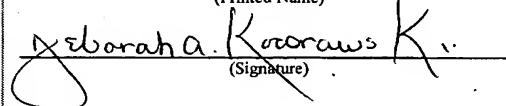
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Deborah A. Kocorowski (Printed Name)	
	

Mail Stop **AMENDMENT**
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO RESTRICTION REQUIREMENT

This communication is responsive to the Restriction Requirement dated April 5, 2006, concerning the above-referenced patent application.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 11 of this document.

Please amend the application as follows: